

Information to identify the case:			
Debtor 1	Howard B. Corle		
	First Name	Middle Name	Last Name
Debtor 2	Annette Grace Corle		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	12-70623-JAD		
	Social Security number or ITIN	xxx-xx-3930	
	EIN	--	
	Social Security number or ITIN	xxx-xx-0588	
	EIN	--	

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Howard B. Corle

Annette Grace Corle

11/8/17

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Howard B. Corle
Annette Grace Corle
DebtorsCase No. 12-70623-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: dkam
Form ID: 3180WPage 1 of 3
Total Noticed: 52

Date Rcvd: Nov 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2017.

db/jdb
cr +Howard B. Corle, Annette Grace Corle, 3990 Cortland Drive, New Paris, PA 15554-7703
+OCWEN LOAN SERVICING, LLC, Attn: Bankruptcy Department, P.O. Box 24605,
WEST PALM BEACH, FL 33416-4605

cr +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
cr +THE BANK OF NEW YORK MELLON, Robertson, Anschutz & Schneid, P.L.,
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

cr +Wilmington Savings Fund Society, P. O. Box 9013, Addison, TX 75001-9013

13416308 Altoona First Savings, Logan Bv, Altoona, PA 16602
13434972 +Burgmeier's Hauling & Recycling, Inc., PO Box 929, Altoona, PA 16603-0929
13434973 +C.R.A.J.M.A., 320 Lane Metal Road, New Paris, PA 15554-9238
13416317 +CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239
(address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)

13482783 CitiFinancial, Inc., P.O. Box 70919, Charlotte, NC 28272-0919
13416318 +Citizens Bank, 1200 N 7th St, Harrisburg, PA 17102-1419
13416319 +Equity One, 301 Lipponcott Dr, Marlton, NJ 08053-4197
13416320 +Fed Loan Serv, Po Box 69184, Harrisburg, PA 17106-9184
13434982 +Fed Loan Service, Po Box 69184, Harrisburg, PA 17106-9184
13534832 FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
13416322 +Fnb Consumer Disc Co, 118 S Center Ave, Somerset, PA 15501-2055
13416325 +Gmac Mortgage, 3451 Hammond Ave, Waterloo, IA 50702-5300
13416326 +IRWIN HOME EQUITY, ATTN MELINDA LAYMAN, P O BOX 929, COLUMBUS IN 47202-0929
(address filed with court: Irwin Home Equity, 12677 Alcosta Blvd Ste 5,
San Ramon, CA 94583)

13416327 +Northwest Cons Disc Co, 129 S Juliana St, Bedford, PA 15522-1304
13434992 +P S E C U, Po Box 1006, Harrisburg, PA 17108-1006
14308740 +Specialized Loan Servicing, LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386

13434999 +State Coleection Services, 2509 S. Stoughton Rd., Madison, WI 53716-3314
13877855 The Bank of New York Mellon Trust Company, c/o Ocwen Loan Servicing, LLC.,
Attn: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605

13481850 The Bank of New York Mellon et al, GMAC Mortgage, LLC, Attn: Payment Processing,
Ft. Washington, PA 19034
13435000 +UPMC Bedford, PO Box 382059, Pittsburgh, PA 15250-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 09 2017 01:09:01 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

13416309 +EDI: BANKAMER2.COM Nov 09 2017 01:03:00 Bank Of America, Po Box 1598,
Norfolk, VA 23501-1598

13434969 +EDI: HFC.COM Nov 09 2017 01:03:00 Beneficial, P.O. Box 3425, Buffalo, NY 14240-3425
13416310 +EDI: HFC.COM Nov 09 2017 01:03:00 Beneficial/Hfc, Po Box 3425, Buffalo, NY 14240-3425
13416313 EDI: CAPITALONE.COM Nov 09 2017 01:03:00 Cap One, Po Box 85520, Richmond, VA 23285
13434975 EDI: CAPITALONE.COM Nov 09 2017 01:03:00 Capital One, Po Box 85520, Richmond, VA 23285
13416312 +EDI: RESURGENT.COM Nov 09 2017 01:03:00 Cach, LLC, 4340 S Monaco St Unit 2,
Denver, CO 80237-3485

13416314 +EDI: CHASE.COM Nov 09 2017 01:03:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
13416315 +EDI: BLUESTEM Nov 09 2017 01:03:00 Cit/Phut, 6250 Ridgewood Road,
St Cloud, MN 56303-0820

13416316 +EDI: CITICORP.COM Nov 09 2017 01:03:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
13416336 EDI: RCSDELL.COM Nov 09 2017 01:03:00 Webbank/Dfs, 1 Dell Way, Round Rock, TX 78682
13434983 +EDI: BLUESTEM Nov 09 2017 01:03:00 Fingerhut/Metbk, Post Office Box 166,
Newark, NJ 07101-0166

13434985 EDI: RMSC.COM Nov 09 2017 01:03:00 GE Capital Retail Bank, POB 965033,
Orlando, FL 32896-5033

13416323 EDI: RMSC.COM Nov 09 2017 01:03:00 Gecrb/Jcp, Po Box 984100, El Paso, TX 79998
13416324 +EDI: RMSC.COM Nov 09 2017 01:03:00 Gecrb/Walmart, Po Box 981400, El Paso, TX 79998-1400
13736784 EDI: RESURGENT.COM Nov 09 2017 01:03:00 LVNV Funding LLC, c/o Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587

13416328 +EDI: AGFINANCE.COM Nov 09 2017 01:03:00 Onemain, Po Box 499, Hanover, MD 21076-0499
13529225 EDI: PRA.COM Nov 09 2017 01:03:00 Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk VA 23541

13416329 +E-mail/Text: bankruptcynotices@psecu.com Nov 09 2017 01:09:45 PSECU, P.O. Box 67013,
Harrisburg PA 17106-7013

13416330 +EDI: PRA.COM Nov 09 2017 01:03:00 Portfolio Recvry&Affil, 120 Corporate Blvd Ste 1,
Norfolk, VA 23502-4952

13434998 EDI: AGFINANCE.COM Nov 09 2017 01:03:00 Springleaf Financial, Po Box 3251,
Evansville, IN 47731

13416335 EDI: AGFINANCE.COM Nov 09 2017 01:03:00 Springleaf Financial S, Po Box 3251,
Evansville, IN 47731

13416331 +EDI: DRIV.COM Nov 09 2017 01:03:00 Santander Consumer Usa, Po Box 961245,
Ft Worth, TX 76161-0244

13416332 +EDI: SEARS.COM Nov 09 2017 01:03:00 Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189

District/off: 0315-7

User: dkam
Form ID: 3180W

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Total Noticed: 52

Date Rcvd: Nov 08, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13416333 +EDI: SEARS.COM Nov 09 2017 01:03:00 Sears/Cbna, Po Box 6282, Sioux Falls, SD 57117-6282
13416334 +EDI: WFNNB.COM Nov 09 2017 01:03:00 Soanb/Fbug, 745 Center Street,
Milford, OH 45150-1324
13416337 +EDI: WFNNB.COM Nov 09 2017 01:03:00 Wfnnb/Fashion Bug, Po Box 182272,
Columbus, OH 43218-2272

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr GMAC MORTGAGE, LLC
cr The Bank of New York Mellon Et Al...
cr The Bank of New York Mellon Trust Company, Et al.
13416311 Benfcl/Hfc
13416321 Fhut/Metbk
cr* LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587,
Greenville, SC 29603-0587
13434967* Altoona First Savings, Logan Bv, Altoona, PA 16602
13434968* +Bank Of America, Po Box 1598, Norfolk, VA 23501-1598
13434971* +Beneficial/HFC, P.O. Box 3425, Buffalo, NY 14240-3425
13434970* +Beneficial/Hfc, Po Box 3425, Buffalo, NY 14240-3425
13434979* ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239
(address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)
13434974* +Cach, Llc, 4340 S Monaco St Unit 2, Denver, CO 80237-3485
13434976* +Chase, Po Box 15298, Wilmington, DE 19850-5298
13434977* +Cit/Fhut, 6250 Ridgewood Road, St Cloud, MN 56303-0820
13434978* +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
13434980* +Citizens Bank, 1200 N 7th St, Harrisburg, PA 17102-1419
13435001* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Webbank/Dfs, 1 Dell Way, Round Rock, TX 78682)
13434981* +Equity One, 301 Lipponcott Dr, Marlton, NJ 08053-4197
13434984* +Fnb Consumer Disc Co, 118 S Center Ave, Somerset, PA 15501-2055
13434986* +Gecrb/Jcp, Po Box 984100, El Paso, TX 79998
13434987* +Gecrb/Walmart, Po Box 981400, El Paso, TX 79998-1400
13434988* +Gmac Mortgage, 3451 Hammond Ave, Waterloo, IA 50702-5300
13434989* ++IRWIN HOME EQUITY, ATTN MELINDA LAYMAN, P O BOX 929, COLUMBUS IN 47202-0929
(address filed with court: Irwin Home Equity, 12677 Alcosta Blvd Ste 5,
San Ramon, CA 94583)
13434990* +Northwest Cons Disc Co, 129 S Juliana St, Bedford, PA 15522-1304
13434991* +Onemain, Po Box 499, Hanover, MD 21076-0499
13531381* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)
13434993* +Portfolio Recvry&Affil, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
13434994* +Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244
13434995* +Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189
13434996* +Sears/Cbna, Po Box 6282, Sioux Falls, SD 57117-6282
13434997* +Soanb/Fbug, 745 Center Street, Milford, OH 45150-1324
13435002* +Wfnnb/Fashion Bug, Po Box 182272, Columbus, OH 43218-2272

TOTALS: 5, * 27, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-7

User: dkam
Form ID: 3180W

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Total Noticed: 52

Date Rcvd: Nov 08, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor The Bank of New York Mellon Et Al...
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Andrew F Gornall on behalf of Creditor GMAC MORTGAGE, LLC agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Andrew John Marley on behalf of Creditor The Bank of New York Mellon Et Al...
amarley@sterneisenberg.com, ckohn@sterneisenberg.com
James Warmbrodt on behalf of Creditor The Bank of New York Mellon Trust Company, Et al.
bkgroup@kmlawgroup.com
Mario J. Hanyon on behalf of Creditor The Bank of New York Mellon Et Al... pawb@fedphe.com
Mario J. Hanyon on behalf of Creditor The Bank of New York Mellon Trust Company, Et al.
pawb@fedphe.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Debtor Howard B. Corle ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr. on behalf of Joint Debtor Annette Grace Corle ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Thomas Song on behalf of Creditor The Bank of New York Mellon Trust Company, Et al.
thomas.song@phelanhallinan.com

TOTAL: 11